

REMARKS

Claims 57-70 are now pending. Claim 62 has been amended to correct the inadvertent omission of the words "first asset."

The remarks made in the Response filed January 3, 2005 are incorporated herein by reference.

No fee is believed to be due with this submission. If any fees are required, please charge such fees to Morgan, Lewis & Bockius LLP's Deposit Account No. 50-0310.

Respectfully submitted,

Date: January 4, 2004

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